

UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/23/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles Ermon O'Steen
P.O. Box 1845
Wailuku, HI 96793

Case Number:
09-02485

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-8693

Attorney for Debtor(s) (name and address):

Michael Collins
Cain & Herren LLP
2141 W. Vineyard Street
Wailuku, HI 96793
Telephone number: 808-242-9350

Bankruptcy Trustee (name and address):

David C. Farmer
David C. Farmer Attorney at Law LLC
P.O. Box 4379
Honolulu, HI 96812-4379
Telephone number: 808 222.3133

Meeting of Creditors

Date: **December 11, 2009**

Time: **12:00 PM**

Location: **J. Walter Cameron Center, 95 Mahalani Street, Wailuku, HI**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/9/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1132 Bishop Street
Suite 250L
Honolulu, HI 96813
Telephone number: (808) 522-8100

For the Court:

Clerk of the Bankruptcy Court:
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 10/25/09

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0975-1
Case: 09-02485

User: darlene
Form ID: b9a

Page 1 of 1
Total Noticed: 26

Date Rcvd: Oct 26, 2009

The following entities were noticed by first class mail on Oct 28, 2009.

db +Charles Ermon O'Steen, P.O. Box 1845, Wailuku, HI 96793-6845
aty +Michael Collins, Cain & Herren LLP, 2141 W. Vineyard Street, Wailuku, HI 96793-1619
tr David C. Farmer, David C. Farmer Attorney at Law LLC, P.O. Box 4379,
Honolulu, HI 96812-4379
971512 +ATM Realty LLC, 1376 Kapiolani Blvd #207, Honolulu, HI 96814-3601
971511 American Savings, P.O. Box 2300, Honolulu, HI 96804-2300
971514 +Central Pacific Bank, P.O. Box 3590, Honolulu, HI 96811-3590
971515 +Citifinancial, P.O. Box 499, Hanover, MD 21076-0499
971516 +Citifinancial Inc., 333 Dairy Road # 101B, Kahului, HI 96732-2413
971517 +Danny Asao, 173 Kamalei Circle, Kahului, HI 96732-3201
971518 +David N. O'Steen, 19904 Chesley Knoll Road, Gaithersburg, MD 20879-1642
971520 +Emma N. O'Steen, 19904 Chesley Knoll Road, Gaithersburg, MD 20879-1642
971521 +First Hawaiian Bank, P.O. Box 3200, Honolulu, HI 96847-0001
971523 +Hawaiiana Management, 711 Kapiolani Blvd, Ste. 700, Honolulu, HI 96813-5249
971525 James A. O'Steen, 14704 Stagecoach Road, Magnolia, TX 77355
971526 +Kim Jiun, P.O.Box 1845, Wailuku, HI 96793-6845
971527 +Lucy Pham, C/O Saigon Palace, 310 Hookahi Street, Wailuku, HI 96793-1468
971528 Marvin S.C. Dang, P. O. Box 4109, Honolulu, HI 96812-4109
971529 +Maui Finance, c/o Lloyd Kimura, 140 N. Market Street #201, Wailuku, HI 96793-1732
971531 +Melvin Culp, 1164 Bishop Street #124196, Honolulu, HI 96813-2810
971532 Municipal Services Bureau, P.O. Box 16755, Austin, TX 78761-6755
971519 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: Elan Financial Services, 777 E Wisconsin Avenue,
Milwaukee, WI 53202)

The following entities were noticed by electronic transmission on Oct 26, 2009.

tr EDI: QDCFARMER.COM Oct 26 2009 20:48:00 David C. Farmer,
David C. Farmer Attorney at Law LLC, P.O. Box 4379, Honolulu, HI 96812-4379
971513 +E-mail/PDF: ebknotice@boh.com Oct 27 2009 08:34:52 Bank of Hawaii, P.O. Box 2900,
Honolulu, HI 96846-0001
971522 EDI: FORD.COM Oct 26 2009 20:48:00 Ford Credit, P.O. Box 7172, Pasadena, CA 91109-7172
971524 EDI: IRS.COM Oct 26 2009 20:48:00 Internal Revenue Service, 300 Ala Moana Blvd., MS H240,
Honolulu, HI 96850-4992
971530 +EDI: TSYS2.COM Oct 26 2009 20:48:00 MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
971533 EDI: AISTMBL.COM Oct 26 2009 20:48:00 T-Mobile, P. O. Box 742596,
Cincinnati, OH 45274-2596
971519 EDI: USBANKARS.COM Oct 26 2009 20:48:00 Elan Financial Services, 777 E Wisconsin Avenue,
Milwaukee, WI 53202

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2009

Signature:

